



U.S. Small Business
Administration

404-331-0333 | www.sba.gov

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How to Request a Rural Agency Declaration following FEMA Denial

SBA is authorized to declare a new disaster declaration in a “Rural Area” upon request by the Governor of the State or the Chief Executive of the Indian Tribal government in which the rural area is located. The SBA Administrator has the authority to declare a disaster in a rural area where a major disaster for Public Assistance has been declared by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, where Individual Assistance was not authorized. The declaration process requires the Governor or Tribal CEO to indicate that they will NOT pursue an IA declaration from FEMA. SBA Agency Rural Declarations provide physical and economic injury disaster loans solely to the primary county. Contiguous counties are not eligible in this declaration type. In the event, the state requests an Individual Assistance Declaration from FEMA and is denied, the Governor can request a Rural Agency declaration through the SBA Administrator by submitting an email to the FOC. The State should submit the request 60 days from the date of the disaster.

Step 1, the State communicates with the FOCE via telephone or email that ALL the following conditions are met (see contact information below.)

- The rural area has received a **Major Disaster Declaration (based on Public Assistance Declarations from the President under the Stafford Act)**,
- **Individual Assistance (IA)** was NOT authorized or currently pending for the rural area,
- **Any (ONE)** home [renters or homeowners], small business concern, private nonprofit organization, or small agricultural cooperative in the rural area has incurred “significant damage” (40% uninsured losses).

Step 2, the State will ascertain from local representatives the extent of the damage. Local Representative compiles this information:

- FEMA Public Assistance (PA) Declaration Number
- SBA Disaster Number
- Date of Event
- Type of Event
- Name of PA declared Rural Counties Affected
- Point of Contact for executing Survey (Virtual Options are available)

- List of damaged property(s) to include the address of the property and photos.
- Insurance Information on damaged property

Step 3, SBA will review data received by the State to confirm or deny the extent of damage and advises the state of the results of the survey in the form of a recap email.

Rural Agency Declarations require at least one (1) home [renters or homeowners], small business concern, private nonprofit organization, or small agricultural cooperative in the rural area has incurred “significant damage” (40% uninsured losses. When the PA declaration has multiple counties or political subdivisions then there must be at least one structure with major damage in each county/political subdivision requested for an SBA declaration (i.e., if nine counties are declared under PA and only four counties can identify a property with significant damage then the declaration request will only be for those four counties)

To request an SBA Rural Agency declaration, a high-ranking Emergency Management Official i.e., Emergency Manager, Individual Assistance Director, must send an email containing the following information:

- Include the statement, “There is a Presidential Major Declaration with no Individual Assistance authorized or requested.”
- Attach FEMA Request, Denial, and Appeal (if applicable) Letters
- Attach FEMA Form 010-0-13. Please note, on Section 11 of FEMA Form 010-0-13, Programs and Areas Requested, the state must check the box for “All” or “*Small Business Administration (SBA) Disaster Assistance*” in its initial request to FEMA.

Please send email requesting an SBA Agency Declaration to Kem R. Fleming, FOCE Director, Kem.Fleming@sba.gov and copy the following SBA staff: Edward.Fears@sba.gov; Eric.Shaw@sba.gov; Jerome.Strong@sba.gov; Grady.Billingslea@sba.gov; Michael.Lampton@sba.gov; Tanjie.Kyer@sba.gov; and Vanessa.Morgan@sba.gov.

For more information, please contact:

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